

Once you service retire, if you go back to work in a job with MainePERS coverage, there are limits on when you can return. The table below shows the limits that apply if you return to work with the Same Employer\* after you are normal retirement age (usually 60, 62, or 65).

State Employees (all branches) and Teacher Members		
Standard	Normal Retirement Age	
Required to Terminate Employment	Yes	
Prohibited from having an explicit understanding or agreement to return to work prior to retiring	Limited <sup>1</sup>	
Can go back to work	Later of: · 30 days after Termination Date · Retirement Date	
Limit on time worked	No	
Limit on earnings	No	
Restriction on type of Position	No	
Contribute to MainePERS	No	
Earn Service Credit	No	
Repayment of any disallowed retirement benefits	N/A	

<sup>1</sup> If you are younger than 59½, you must have terminated employment without any explicit understanding or agreement to return to work with the same employer or you will be subject to an IRS 10% early distribution tax.

## ---- Mhat Does Same Employer Mean? --------

Pre-Retirement Employer	Post-Retirement Employer	"Same Employer"? <sup>1</sup>
	State/Legislative/Judicial/Teacher	Yes
State Employees (all branches) and Teacher Members	Consolidated PLD	No
	Non-Consolidated PLD	No

For information about the rules that apply before you reach retirement age, see form H0036-4 or contact MainePERS.

<sup>1</sup>For purposes of the early distribution tax only, "same employer" means the employer you worked for immediately before retiring.

If you have questions, or do not fully understand these requirements, contact MainePERS at the phone number above or email retirement.services@mainepers.org. You can view and download the rule, Chapter 410, from the MainePERS website, www.mainepers.org.You can also request a copy by contacting MainePERS at 1-800-451-9800.